

**Fill in this information to identify the case:**Debtor 1: RAUL GONZALEZDebtor 2: DEBORAH GONZALES

(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE District of PennsylvaniaCase number: 18-03386**Official Form 410S1****Chapter 13****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: WILMINGTON SAVINGS FUND  
SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE  
LOAN TRUST F,

Court claim no. (if known): 19-1

Last four digits of any number  
you use to identify the debtor's  
account:

2846Date of payment change: 04/01/2021Must be at least 21 days after  
date of this noticeNew total payment: \$1,493.79

Principal, interest and escrow, if any

**Part 1: Escrow Account Payment Adjustment**Will there be a change in the debtor's escrow account payment? Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.  
If a statement is not attached, explain why:

Current Escrow Payment: \$794.08New Escrow Payment: \$634.01**Part 2: Mortgage Payment Adjustment**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? No

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.  
If a notice is not attached, explain why:

Current Interest Rate:

New Interest Rate:

Current principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change**Will there be a change in the debtor's mortgage payment for a reason not listed above? No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1: RAUL GONZALEZ

Case number (if known): 18-03386

#### Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐

I am the creditor

☒

I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/ Diane Tran

Signature

Date: Mar 03, 2021

Print: Diane Tran

Title: Authorized Agent

Company: Liepold, Harrison & Associates

Address: 701 Highlander Blvd., Ste. 200  
Arlington, TX 76015

Contact Phone:

Email: dtran@ursusholdings.com

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF Pennsylvania**

***In Re:***

**Case No. 18-03386**

**RAUL GONZALEZ  
DEBORAH GONZALES**

**Chapter 13**

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I hereby certify that on 03/03/2021, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system and/or by First Class U.S. Mail.

By: /s/ Diane Tran

WILMINGTON SAVINGS FUND SOCIETY,  
FSB, AS TRUSTEE OF STANWICH  
MORTGAGE LOAN TRUST F  
701 Highlander Blvd., Ste. 200  
Arlington, TX 76015

Debtor

RAUL GONZALEZ  
DEBORAH GONZALES  
3203 CAROBETH DR  
TOBYHANNA, PA 18466

Debtor's Counsel

Patrick James Best  
18 North 8th Street  
Stroudsburg, PA 18360

Trustee

CHARLES J DEHART, III (TRUSTEE)  
8125 ADAMS DRIVE SUITE A  
HUMMELSTOWN, PA 17036

U.S. Trustee

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101

(800) 561-4567    FAX: (949) 517-5220

/P1

/

680

RAUL GONZALEZ  
3203 CAROBETH DR  
TOBYHANNA

PA 18466

YOUR LOAN NUMBER  
  
DATE: 01/15/21

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY \*\*\*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING APRIL,2020 AND ENDING MARCH, 2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF APRIL,2020 IS ---

PRIN & INTEREST

ESCROW PAYMENT

SHORTAGE PYMT

TOTAL

859.78

791.83

2.25

1,653.86

MONTH	-- PAYMENTS TO ESCROW --			-- PAYMENTS FROM ESCROW --			-- ESCROW BALANCE --		
	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION	PRIOR PROJECTED ACTUAL
STARTING BALANCE = = = >									
APR	791.83	*		169.23	*	FHA INSURA	164.51	FHA INSURA	4980.80 15023.39-
			0	1396.57		CITY TAX	1093.65	CITY TAX	4206.83 16281.55-
MAY	791.83	*	791.98	169.23	*	FHA INSURA	164.51	FHA INSURA	4829.43 15654.08-
JUN	791.83	*		169.23	*	FHA INSURA	164.51	FHA INSURA	5452.03 15818.59-
JUL	791.83	*		169.23	*	FHA INSURA	164.51	FHA INSURA	6074.63 17576.10-
			0				1593.00	HOMEOWNERS	
AUG	791.83	*	791.98	169.23	*	FHA INSURA	164.51	FHA INSURA	6697.23 16948.63-
SEP	791.83	*		1230.00	*	HOMEOWNERS	164.51	FHA INSURA	1245.20 TLP 20389.52- ALP
			0	169.23		FHA INSURA	3276.38	SCHOOL TAX	
			0	4844.63		SCHOOL TAX			
OCT	791.83	*	791.98	169.23	*	FHA INSURA	164.51	FHA INSURA	1867.80 19762.05-
NOV	791.83	*		169.23	*	FHA INSURA	164.51	FHA INSURA	2490.40 19926.56-
DEC	791.83	*		169.23	*	FHA INSURA	164.51	FHA INSURA	3113.00 20091.07-
JAN	791.83		E	169.23	*	FHA INSURA	164.51	FHA INSURA	3735.60 20255.58-
FEB	791.83		E	169.23		FHA INSURA			4358.20 20255.58-
MAR	791.83		E	169.23		FHA INSURA			4980.80 20255.58-
TOT	9501.96		2375.94	9501.96			7608.13		

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$1,245.20. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$20,389.52-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an \* next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

02/19

\$791.98

03/19

\$791.98

04/19

\$9,535.16

\*

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING APRIL,2021 AND ENDING MARCH,2022.

----- PROJECTED PAYMENTS FROM ESCROW - APRIL,2021 THROUGH MARCH,2022 -----		
HOMEOWNERS INSU	1,593.00	
FHA INSURANCE	1,645.10	
SCHOOL TAX	3,276.38	
CITY TAX	1,093.65	
TOTAL	7,608.13	
PERIODIC PAYMENT TO ESCROW	634.01	(1/12 OF "TOTAL FROM ESCROW")

\*\*\*\* CONTINUED ON NEXT PAGE \*\*\*\*

\*\*\*\* CONTINUATION \*\*\*\*

----- PROJECTED ESCROW ACTIVITY - APRIL,2021 THROUGH MARCH,2022 -----					
---- PROJECTED PAYMENTS --			-- ESCROW BALANCE COMPARISON --		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED
ACTUAL STARTING BALANCE = = = >				6,545.61	4,139.87
APR,21	634.01	164.51	FHA INSURANCE	5,921.46	3,515.72
		1,093.65	CITY TAX		
MAY,21	634.01	164.51	FHA INSURANCE	6,390.96	3,985.22
JUN,21	634.01	164.51	FHA INSURANCE	6,860.46	4,454.72
JUL,21	634.01	164.51	FHA INSURANCE	7,329.96	4,924.22
AUG,21	634.01	164.51	FHA INSURANCE	7,799.46	5,393.72
SEP,21	634.01	1,593.00	HOMEOWNERS INSU	3,399.58 ALP	993.84 RLP
		164.51	FHA INSURANCE		
		3,276.38	SCHOOL TAX		
OCT,21	634.01	164.51	FHA INSURANCE	3,869.08	1,463.34
NOV,21	634.01	164.51	FHA INSURANCE	4,338.58	1,932.84
DEC,21	634.01	164.51	FHA INSURANCE	4,808.08	2,402.34
JAN,22	634.01	164.51	FHA INSURANCE	5,277.58	2,871.84
FEB,22	634.01			5,911.59	3,505.85
MAR,22	634.01			6,545.60	4,139.86

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS  
GREATER THAN THE REQUIRED LOW POINT BALANCE (RLP) ,  
THEN THERE IS AN ESCROW SURPLUS.... THE ESCROW SURPLUS IS.... 2,405.74 \*

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$8,858.07.

\*The statement assumes all past due payments have been made toward the loan. If there are past due payments, this amount may not be accurate.

PLEASE CALL THE ABOVE PHONE NUMBER REGARDING THE SURPLUS.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	859.78 *
ESCROW PAYMENT	634.01
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 04/01/21 ==>	1,493.79

\* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF  
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY  
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN  
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM  
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW  
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$1,583.66.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE  
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE  
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED  
TO BE YOUR CUSHION AMOUNT.  
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$993.84.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES  
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date:

05/19	\$791.98	06/19	\$791.98	07/19	\$16,688.18*
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Escrow disbursements up to escrow analysis effective date:

02/21	\$164.51	FHA INSURANCE
03/21	\$164.51	FHA INSURANCE

IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.